SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

		Loans	on 1-to-4 Fa	amily and M	lanufactured	Home Dwe	llings				Nanaga	n ant		_	
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Ho FHA, FSA/	me Purchas	se Loans Conve	ntional	- Refinan	cings	Home Imp		For 5 o	Dwellings or More nilies	Nonoccu Loans F Columns A and I	rom A, B, C	Loans Manufactur Dwelling Columns A	ed Home From	
· -	Α			3	C)		E	F		G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
IL/MCLEAN COUNTY/0001.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	229									
IL/MCLEAN COUNTY/0005.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	135									
L/MCLEAN COUNTY/0005.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	130									
IL/MCLEAN COUNTY/0005.05 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	237	,						
IL/MCLEAN COUNTY/0014.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	100									
IL/MCLEAN COUNTY/0051.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	208	3		2	532	2		1	208			

FILES CLOSED FOR INCOMPLETENESS

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

		Loans	on 1-to-4 Fa	mily and Ma	anufactured	Home Dwe	llings				Nama			_	
CENSUS TRACT OR COUNTY NAME AND	Hor	ne Purcha	se Loans		Refinar	ncinas	Home Imp	rovement	Loans on For 5 o		Nonoccu Loans F Columns A	rom	Loans Manufactur Dwelling	ed Home	
DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	FHA, FSA/F	RHS & VA	Conver	ntional		3	Loa		Fam	ilies	and [Columns A		
_	Α		B	<u> </u>	C	<u> </u>	D)	E		F		G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
MSA/MD(TOTAL)															
LOANS ORIGINATED APPROVED, NOT ACCEPTED			1	208	3	365					1	208			
APP DENIED															
APP WITHDRAWN					1	102									
FILES CLOSED FOR INCOMPLETENESS					1	229	3	769							
NVALID GEOGRAPHIC IDENTIFIERS 2/															
LOANS ORIGINATED															
APPROVED, NOT ACCEPTED															
APP DENIED															
APP WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
ECTION 2 - PROPERTY NOT LOCATED IN MSA/	MDS WHERE I	NSTITUTI	ON HAS HO	ME OR BR	ANCH OFFI	CES									
LOANS ORIGINATED	454	45803		129052		199975	133	15448			466	105745	53	5864	
APPROVED, NOT ACCEPTED APP DENIED	61	6935		34657	402	73395	45 121	5800			144	31634	15	1909	
APP DENIED APP WITHDRAWN	109 27	11720 2465		42339 9039		128243 19561	121 12	10990 1913			254 27	52471 6568	21 13	2614 1324	
FILES CLOSED FOR INCOMPLETENESS	123	12679		63432		203544	48	6686			246	43886	11	1022	
	123	12073	440	03432	1209	200044	40	0000			240	+3000		1022	
NVALID MSA/MD NUMBERS 2/															
LOANS ORIGINATED															
APPROVED, NOT ACCEPTED															
APP DENIED															
APP WITHDRAWN															

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

		Loans on	1-to-4 Fam	ily and Manı	ufactured Hom	ne Dwelling	s							
	Но	me Purchas	se Loans		Defines		I lama a lama		Loans on D		Nonoccup From Colun		Loans on Ma Home Dwel	
CENSUS TRACT OR COUNTY NAME 1/	FHA, FSA/F	RHS & VA	Conve	ntional	Refinan	cings	Home Imp Loa		Famil		& &		Columns A	
(STATE/COUNTY/TRACT NUMBER)	A		E	3	C)	Е		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0015.00					1	62								
MSA/MD (TOTAL)					1	62								
INVALID GEOGRAPHIC IDENTIFIERS 2/														

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

MSA/MD: 14060 - BLOOMINGTON-NORMAL. IL

		Loans on	1-to-4 Famil	y and Manu	factured Hon	ne Dwelling	s							
	Hom	e Purchase	Loans		Defines		Hama Ima		Loans on D		Nonoccup From Colun		Loans on Ma Home Dwe	
CENSUS TRACT OR COUNTY NAME 1/	FHA, FSA/RI	HS & VA	Conver	ntional	Refinan	cings	Home Imp Loa		Famil		& &	, ,	Columns A	
(STATE/COUNTY/TRACT NUMBER)	A		В		C		D		Е		F	:	G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
	1	99	22	2088	211	24346	3	500			14	2619		

INVALID MSA/MD NUMBERS 2/

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE	MAE	GINNIE	MAE	FREDDI	E MAC	FARME	R MAC	SEC	VATE JRITI- ΓΙΟΝ	BANK, S BANK, O	ERCIAL SAVINGS R SAVING SOC	CREDIT MORTGA	NCE CO, UNION, GE BK, OR CE CO	AFFILIAT INSTITU		OTH PURCH	
	Number	\$000's	Number	\$000's	Number	\$000's	Number		Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN															1	208		
BLACK OR AFRICAN AMERICAN																		
NAT HAWAIIAN/OTHER PACIFIC																		
ISLND WHITE			3	365														
2 OR MORE MINORITY RACES			3	300														
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/					1	62												
					ļ ,	62												
ETHNICITY 7/ HISPANIC OR LATINO																		
NOT HISPANIC OR LATINO			3	365											1	208		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			Ü	000												200		
ETHNICITY NOT AVAILABLE 6/					1	62												
MINORITY STATUS 8/ WHITE NON-HISPANIC			3	365														
OTHERS, INCLUDING HISPANIC			3	303											1	208		
															'	200		
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN																		
50-79% OF MSA/MD MEDIAN			2	230														
80-99% OF MSA/MD MEDIAN			1	135														
100-119% OF MSA/MD MEDIAN																		
120% OR MORE OF MSA/MD MEDIAN															1	208		
INCOME NOT AVAILABLE 6/					1	62												
CENSUS TRACT CHARACTERISTICS	10/																	
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY			1	135											1	208		
10-19% MINORITY			1	130														
20-49% MINORITY			1	100	1	62												
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/13/ LOW INCOME																		
MODERATE INCOME			1	100	1	62												
MIDDLE INCOME			1	130														
UPPER INCOME			1	135											1	208		
TOTAL 14/			3	365	1	62									1	208		

INSTITUTION: 16-1245395 - 1 HSBC MORTGAGE CORP MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

PRICING INFORMATION	FAN	INIE MAE	GINN	IIE MAE	FREDE	DIE MAC	FARM	ER MAC	SECU	'ATE JRITI- 'ION	BANK, S BANK, O	MERCIAL SAVINGS IR SAVING ISOC	CRED MORTG	RANCE CO, DIT UNION, BAGE BK, OR ANCE CO		ATE OF FUTION		HER CHASER
	FIRST LIEN#	JUNIOR LIEN#	FIRST LIEN#	JUNIOR LIEN#	FIRST LIEN#	JUNIOR LIEN #	FIRST LIEN#	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #								
NO REPORTED PRICING DATA 15/			3												1			
REPORTED PRICING DATA																		
PERCENTAGE POINTS ABOVE	TREASURY	: ONLY INCL	UDES LOA	NS WITH A	PR ABOV	E THE THRE	SHOLD 16	/										
3 - 3.99		NA		NA		NA		NA		NA								
4 - 4.99		NA		NA		NA		NA		NA								
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN																		
MEDIAN																		
HOEPA LOANS 17/																		

INSTITUTION: 16-1245395 - 1 HSBC MORTGAGE CORP MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

PRICING INFORMATION	FAN	NIE MAE	GINN	NIE MAE	FREDD	IE MAC	FARM	ER MAC_	PRIV SECU ZAT	JRITI-	BANK, S BANK, O	IERCIAL SAVINGS R SAVING SOC	CRED MORTG	RANCE CO, DIT UNION, BAGE BK, OR ANCE CO	ALL IL	IATE OF TUTION		THER CHASER
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S										
NO REPORTED PRICING DATA 15/			365												208			
REPORTED PRICING DATA																		
PERCENTAGE POINTS ABOVE	TREASURY	ONLY INCL	UDES LOA	NS WITH A	PR ABOVI	E THE THRE	SHOLD 16	1										
3 - 3.99		NA		NA		NA		NA										
4 - 4.99		NA		NA		NA		NA										
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/																		
MEDIAN 31/																		
HOEPA LOANS 17/																		

Race and Gender 5/ 18/ 19/	Applica Receive	tions d 20/		ans nated	Apps. Appi Not Acc	roved But cepted	Applica Deni	tions ed	Applica Withdr	ations awn	Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	208	1	208								
MALE	1	208	1	208								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

TOTAL 14/

Ethnicity, Gender and Income 7/ 18/ 19/	Applica Receive			ans nated	Apps. Appi Not Acc		Applica Deni		Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	208	1	208								
MALE	1	208	1	208								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	208	1	208								
MALE	1	208	1	208								
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	208	1	208								
INCOME NOT AVAILABLE 6/												

208

208

1

JOINT (MALE/FEMALE)

INSTITUTION: 16-1245395 - 1 HSBC MORTGAGE CORP									MSA/MD: 1	4060 - BLOC	MINGTON-N	ORMAL, IL
Race and Gender 5/ 18/ 19/	Applica Receive			ans inated	Apps. App Not Acc	roved But cepted	Applica Deni		Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	229									1	229
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	229									1	229
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	467	3	365					1	102		
MALE	2	230	2	230								
FEMALE												
JOINT (MALE/FEMALE)	2	237	1	135					1	102		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												

5

696

3

365

INCOME NOT AVAILABLE 6/

TOTAL 14/

Ethnicity, Gender and Income 7/ 18/ 19/	Applicat Receive			ans nated	Apps. Appi Not Acc	roved But cepted	Applicat Denie		Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	5	696	3	365					1	102	1	229
MALE	2	230	2	230								
FEMALE												
JOINT (MALE/FEMALE)	3	466	1	135					1	102	1	229
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4	467	3	365					1	102		
MALE	2	230	2	230								
FEMALE												
JOINT (MALE/FEMALE)	2	237	1	135					1	102		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	229									1	229
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	229									1	229
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	3	332	2	230					1	102		
80-99% OF MSA/MD MEDIAN	1	135	1	135								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	229									1	229

Report Date: 06/19/2009

1

229

1

102

FEMALE

JOINT (MALE/FEMALE)

INSTITUTION: 16-1245395 - 1 HSBC MORTGAGE CORP MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL Applications Loans Apps. Approved But Applications Applications Files Closed For Received 20/ Originated Not Accepted Denied Withdrawn Incompleteness Race and Gender 5/ 18/ 19/ Number \$000's Number \$000's Number \$000's Number \$000's Number \$000's Number \$000's AMERICAN INDIAN/ALASKA NATIVE (TOTAL) MALE FEMALE JOINT (MALE/FEMALE) ASIAN (TOTAL) MALE **FEMALE** JOINT (MALE/FEMALE) BLACK OR AFRICAN AMERICAN (TOTAL) 237 237 MALE FEMALE JOINT (MALE/FEMALE) 1 237 237 NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL) MALE FEMALE JOINT (MALE/FEMALE) WHITE (TOTAL) 2 532 2 532 MALE **FEMALE** JOINT (MALE/FEMALE) 2 532 2 532 2 OR MORE MINORITY RACES (TOTAL) MALE FEMALE JOINT (MALE/FEMALE) JOINT (WHITE/MINORITY RACE) (TOTAL) MALE **FEMALE** JOINT (MALE/FEMALE) RACE NOT AVAILABLE (TOTAL) 6/ MALE

Ethnicity, Gender and Income 7/ 18/ 19/	Applica Receive		Loa Origir	ans nated	Apps. Appr Not Acc		Applicat Denie		Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	3	769									3	769
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	769									3	769
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	532									2	532
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	532									2	532
OTHERS, INCLUDING HISPANIC (TOTAL)	1	237									1	237
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	237									1	237
INCOME OF APPLICANTS 9/ LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	3	769									3	769
INCOME NOT AVAILABLE 6/												
TOTAL 14/	3	769									3	769

Race and Gender 5/ 18/ 19/	Applica Receive		Loa Origir		Apps. Appr Not Acc	roved But epted	Applica Deni		Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	208	1	208								
MALE	1	208	1	208								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

Ethnicity, Gender and Income 7/ 18/ 19/	Applica Receive		Loa Origii	ans nated	Apps. Appi Not Acc	roved But cepted	Applica Deni		Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	208	1	208								
MALE	1	208	1	208								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	208	1	208								
MALE	1	208	1	208								
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	208	1	208								
INCOME NOT AVAILABLE 6/					_						_	
TOTAL 14/	1	208	1	208				<u> </u>		<u> </u>		

Income, Race and Ethnicity		cations red 20/	Loa Origir		Apps. App Not Ac	proved But cepted	Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												

Income, Race and Ethnicity Continued		cations ved 20/	Loa Origi	ans nated	Apps. App Not Ac		Applica Den		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
0-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE 2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												
00-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued		ations ved 20/	Loa Origir		Apps. App Not Ac		Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	208	1	208								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	208	1	208								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	208	1	208								
TOTAL 14/	1	208	1	208								

MCA/MD.	1 1000	- BLOOMINGTON-NORMAL.	11
IVIOA/IVID.	14000 -	- BLOOMING LON-NORMAL.	ᇿ

Income, Race and Ethnicity	Applio Recei	cations ved 20/		ans nated	Apps. App Not Ac	roved But cepted	Applica Deni		Applic Witho	ations Irawn	Files Clo Incompl	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/	3	332	2	230					1	102		
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/	3	332	2	230					1	102		
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	3	332	2	230					1	102		

Income, Race and Ethnicity Continued	Applio Receiv	ations red 20/	Loa Origir		Apps. App Not Ac		Applica Deni		Applic Witho		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/	1	135	1	135								
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/	1	135	1	135								
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	1	135	1	135								
100-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued		ations red 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/	1	229									1	229
ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/	1	229									1	229
MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	1	229									1	229
TOTAL 14/	5	696	3	365					1	102	1	229

Income, Race and Ethnicity		cations ved 20/		ans nated	Apps. App Not Ac	proved But cepted	Applica Den		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE 2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE 2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR												
LATINO) ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

Income, Race and Ethnicity Continued		cations ved 20/	Loa Origi	ans nated	Apps. App Not Ac		Applica Den		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
0-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE 2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												
00-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued		cations ved 20/	Loa Origir		Apps. App Not Acc	roved But cepted	Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN												
BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL	1	237									1	237
WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/	2	532									2	532
ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/	3	769									3	769
WHITE NON-HISPANIC	2	532									2	532
OTHERS, INCLUDING HISPANIC	1	237									1	237
TOTAL 14/	3	769									3	769

Income, Race and Ethnicity		ations red 20/	Loa Origir		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												

Income, Race and Ethnicity Continued		cations red 20/	Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued		cations ved 20/	Loa Origir		Apps. App Not Ac		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISL WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/	1	208	1	208								
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/	1	208	1	208								
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	1	208	1	208								
TOTAL 14/	1	208	1	208								

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Type of Census Tract 10/		ications ived 20/	Loai Origina			proved But ecepted	Applica Deni		Applica Withdra		Files Clos Incomplet	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	208	1	208								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	208	1	208								
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	208	1	208								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	208	1	208								

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Type of Census Tract 10/	Appl Rece	cations ived 20/	Loa Origin			Apps. Approved But Not Accepted		ations ied	Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	135	1	135								
10-19% MINORITY	1	130	1	130								
20-49% MINORITY	3	431	1	100					1	102	1	229
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME	3	431	1	100					1	102	1	229
MIDDLE INCOME	1	130	1	130								
UPPER INCOME	1	135	1	135								
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	431	1	100					1	102	1	229
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	130	1	130								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	135	1	135								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	5	696	3	365					1	102	1	229

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Type of Census Tract 10/		cations ived 20/	Loan: Origina		Apps. App Not Ac	proved But ecepted	Applica Deni	tions ed	Applica Withdra		Files Close Incomplete	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	532									2	532
10-19% MINORITY	1	237									1	237
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	3	769									3	769
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2	532									2	532
10-19% MINORITY	1	237									1	237
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	769									3	769

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Type of Census Tract 10/		cations ved 20/	Loai Origin			proved But ccepted	Applica Deni		Applica Withdra		Files Clos Incomplet	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	208	1	208								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	208	1	208								
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	208	1	208								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	208	1	208								

BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED -		PERCE	NTAGE POINTS A	BOVE TREASURY	: ONLY INCL. LO	ANS WITH APR ABO	OVE THE THRE	SHOLD 16/	HOEPA
CHARACTERISTICS	PRICING DATA	PRICING DATA #	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	LOANS 17/ #
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	3										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	2										
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	2										
FEMALE											
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	1										
UPPER INCOME	1										

BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED -		PERCE	NTAGE POINTS A	ANS WITH APR AB	OVE THE THRE	SHOLD 16/	HOEPA		
CHARACTERISTICS	PRICING DATA \$000'S	PRICING DATA \$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/	LOANS 17 \$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	365										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	365										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	365										
OTHERS, INCLUDING HISPANIC	303										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	230										
80-99% OF MSA/MD MEDIAN	135										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	230										
FEMALE											
JOINT (MALE/FEMALE)	135										
GENDER NOT AVAILABLE 6/											
ENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	135										
10-19% MINORITY	130										
20-49% MINORITY	100										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	100										
MIDDLE INCOME	130										
UPPER INCOME	135										

	НОМ	E PURCHASE	REFINANC	CE	HOME IMPROVEMENT					
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN JU	NIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE			
		TOTAL	APPLICATIONS 28/							
OONIVENTIONAL										
CONVENTIONAL	1		1		2					
FHA			4		1					
VA										
FSA/RHS										
		LOA	NS ORIGINATED							
CONVENTIONAL	1									
FHA			3							
VA										
FSA/RHS										
		APPLICATIONS AP	PROVED BUT NOT ACCEPT	ED						
CONVENTIONAL										
FHA										
VA										
FSA/RHS										
1 SAINTO		ADDI	CATIONS DENIED							
		APPL	CATIONS DENIED							
CONVENTIONAL										
FHA										
VA										
FSA/RHS										
		APPLICA	TIONS WITHDRAWN							
CONVENTIONAL										
FHA			1							
VA										
FSA/RHS										
		FILES CLOSE	D FOR INCOMPLETENESS							
OON (ENTIONAL		11220 020021								
CONVENTIONAL			1		2					
FHA					1					
VA										
FSA/RHS										
		MEMO ITEM: SUE	SET OF LOANS ORIGINATE	:D						
		PREAPPROVALS I	RESULTING IN ORIGINATION	NS						
CONVENTIONAL			NA	NA	NA	NA	ı			
FHA			NA	NA	NA	NA				
VA			NA	NA	NA	NA				
FSA/RHS			NA	NA	NA NA	NA				
-		ı	OANS SOLD	· · · · · · · · · · · · · · · · · · ·						
OONIVENTIONAL										
CONVENTIONAL	1		_							
FHA			3							
VA										
FSA/RHS										